

United States Bankruptcy Court
District of Oregon

In re:
Laura K Foutch
Debtor

Case No. 23-32092-thp
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0979-3

User: Admin.

Page 1 of 2

Date Rcvd: Sep 15, 2023

Form ID: 309A

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2023:

Recip ID	Recipient Name and Address
db	+ Laura K Foutch, 3609 SE 42nd Avenue, #21, Portland, OR 97206-3289
102512066	Bradley Nykamp, Peterson Nykamp Law, LLC, 5383 South 900 East, Ste. 206, Salt Lake City, UT 84117-7273
102512073	Oregon Department of Revenue, PO Box 14999, Salem, OR 97309-0990

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: tom@nwrelief.com	Sep 15 2023 22:42:00	THOMAS A McAVITY, Thomas McAvity, LLC, 650 NE Holladay St., Ste 1600, Portland, OR 97232
tr	+ EDI: BKSEILER.COM	Sep 16 2023 02:43:00	Kenneth S Eiler, 515 NW Saltzman Rd - PMB 810, Portland, OR 97229-6098
smg	Email/Text: CSPBankruptcy@doj.state.or.us	Sep 15 2023 22:43:00	Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670, Salem, OR 97309-9995
smg	EDI: ORREV.COM	Sep 16 2023 02:43:00	ODR Bkey, 955 Center NE #353, Salem, OR 97301-2555
smg	+ Email/Text: usaor.bankruptcy@usdoj.gov	Sep 15 2023 22:42:00	US Attorney, US Attorney, 1000 SW 3rd Ave #600, Portland, OR 97204-2936
smg	^ MEBN	Sep 15 2023 22:39:08	US Attorney General, Department of Justice, 10th & Constitution NW, Washington, DC 20530-0001
ust	+ Email/Text: ustregion18.pl.ecf@usdoj.gov	Sep 15 2023 22:43:00	US Trustee, Portland, 1220 SW 3rd Ave., Rm. 315, Portland, OR 97204-2829
102512065	+ EDI: TSYS2	Sep 16 2023 02:43:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
102512067	EDI: CALTAX.COM	Sep 16 2023 02:43:00	California Franchise Tax Board, Bankruptcy Section MS: A-340, POB 2952, Sacramento, CA 95812-2952
102512068	+ EDI: CAPITALONE.COM	Sep 16 2023 02:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
102512071	EDI: IRS.COM	Sep 16 2023 02:43:00	IRS, Central Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
102512069	EDI: JPMORGANCHASE	Sep 16 2023 02:43:00	Chase, Attn: Bankruptcy Notices, PO Box 15298, Wilmington, DE 19850
102512070	EDI: JPMORGANCHASE	Sep 16 2023 02:43:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
102512072	^ MEBN	Sep 15 2023 22:39:19	Multnomah County Circuit Court, #23CV30465, 1200 SW 1st, Portland, OR 97204-3201

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102512074 + EDI: WFFC2

Sep 16 2023 02:43:00

Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home
Campus Mac X2303-01a 3rd Floor, Des Moines,
IA 50328-0001

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2023

Signature: /s/Gustava Winters

Information to identify the case:Debtor 1: **Laura K Foutch**

First Name Middle Name Last Name

Social Security number or ITIN: xxx-xx-9097

EIN: --_-----

Debtor 2:

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN: -----

EIN: --_-----

United States Bankruptcy Court: District of Oregon

Date case filed for chapter: 7 9/15/23

Case number: 23-32092-thp7

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Laura K Foutch	
2. All other names used in the last 8 years		
3. Address	3609 SE 42nd Avenue #21 Portland, OR 97206	
4. Debtor's attorney Name and address	THOMAS A McAVITY Thomas McAvity, LLC 650 NE Holladay St. Ste 1600 Portland, OR 97232	Contact phone 503-232-5303
5. Bankruptcy trustee Name and address	Kenneth S Eiler 515 NW Saltzman Rd - PMB 810 Portland, OR 97229	Contact phone (503) 292-6020

For more information, see pages 2 & 3 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	1050 SW 6th Ave. #700 Portland, OR 97204	Office Hours 9:00 a.m. – 4:30 p.m. Contact phone 503-326-1500 Date: 9/15/23
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 18, 2023 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Photo ID is required. Debtors must also provide proof of reported social security numbers (for example, social security card; medical insurance card; pay stub; W-2 form; IRS form 1099; or Social Security Admin.report).	Location: Telephone 341 meeting. Dial 877-973-0239, and enter passcode 5214556.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. See line 13 for other important deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

13. Notices Re Proposed Dismissal of Case/Undue Hardship Presumption; and Abandonment of Debtor's Residence (Real Property)	<p>This case may be dismissed without further prior notice if the debtors fail to complete the meeting of creditors, timely file any documents, or make fee payments ordered by the Court, unless within 21 days of the date in line 6 a party in interest files a written objection to dismissal, setting forth specific grounds, with the Court and sends copies to the debtors' attorney (or debtors if pro se) and trustee.</p> <p>Any presumption of undue hardship that may exist in a reaffirmation agreement filed by the debtors shall remain in effect until the effective date of any discharge order entered in this case unless a party in interest objects by 12/18/23.</p> <p>At least 7 days prior to the date set in line 7 for the meeting of creditors, any party in interest who objects to abandonment of the debtors' residence (real property) must file with the Court a written objection and serve a copy on the debtors and debtors' attorney. If no timely objection is filed, the trustee can abandon the property upon request of the debtors or mortgage creditor without any further notice requirement. Mortgage creditors are authorized to negotiate a loan modification with a debtor either before or after the meeting of creditors, but any modification reached cannot become effective until the property is abandoned. Mortgage creditors may use the procedure outlined in LBF 751.7, available at https://www.orb.uscourts.gov, to obtain such abandonment. A creditor's contact with the debtors and/or debtors' attorney to seek, negotiate, and implement a modification shall be considered neither a violation of the automatic stay of 11 USC § 362 nor a violation of the discharge injunction of § 524. Negotiations with represented debtors must be with debtors' counsel who may consent to the creditor communicating directly with the debtors.</p>
14. Trustee Appointment	<p>The trustee named above is hereby appointed as interim trustee in this case. The trustee's bond shall be the blanket bond previously approved and filed with the U.S. Bankruptcy Court Clerk. UNITED STATES TRUSTEE</p>
15. Court Information and Legal Advice	<p>Court information is available at https://www.orb.uscourts.gov. For account numbers, etc. contact the debtor's attorney. Contact your own attorney with other questions and to protect your rights. The clerk's office staff is forbidden by law from giving legal advice.</p>